

**Information to identify the case:**

Debtor 1	Genia C. Philip		Social Security number or ITIN xxx-xx-8307
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name		Social Security number or ITIN ----
			EIN ----
United States Bankruptcy Court District of New Jersey			
Case number: 19-10926-SLM			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Genia C. Philip  
fka Genia Sookram

8/13/21

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**  
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**  
Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Genia C. Philip  
Debtor

Case No. 19-10926-SLM  
Chapter 7

District/off: 0312-2  
Date Rcvd: Aug 13, 2021

User: admin  
Form ID: 318

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Total Noticed: 33

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 15, 2021:**

Recip ID	Recipient Name and Address
db	+ Genia C. Philip, 4 South Orange Avenue, Unit 330, South Orange, NJ 07079-1702
517970723	+ Big M Inc. d/b/a Annie Sez, 12 Vreeland Avenue, Totowa, NJ 07512-1121
517970725	+ Carl E. Zappfe, Esq., 7 Francis Lane, Chester, NJ 07930-2806
517970726	Colorado Capital, P.O. Box 736, Hurst, TX 76053
517970728	+ Gwendolyn O. Hinton, 43 La Grande Avenue, Fanwood, NJ 07023-1550
517970730	+ Minnie McCrear, 14 Orchard Road, Maplewood, NJ 07040-2489
517970732	New Jersey American Water, Box 371331, Pittsburgh, PA 15250-7331
517970734	PSE&G, P.O. Box 14444, New Brunswick, NJ 08906-4444
517970733	+ Philip A. Kahn, Esq., Fein, Such, Kahn & Shepard, P.C., 7 Century Drive, Suite 201, Parsippany, NJ 07054-4673
517970735	+ Ralph Gulko, Esq., Pressler, Felt & Warshaw LLP, 7 Entin Road, Parsippany, NJ 07054-5020
518147291	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court;, State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
517970737	State of New Jersey Division of Taxation, Revenue Processing Center - Payments, PO Box 111, Trenton, NJ 08645-0111
518140643	+ U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
517970740	+ Waste Industries, LLC, 800 East Grand Street, Elizabeth, NJ 07201-2722

TOTAL: 14

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	Email/Text: BNC@magtrustee.com	Aug 13 2021 20:31:00	Marie-Ann Greenberg, Chapter 13 Standing Trustee, 30 Two Bridges Rd, Suite 330, Fairfield, NJ 07004-1550
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 13 2021 20:31:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Aug 13 2021 20:31:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518013056	+ Email/Text: csc.bankruptcy@amwater.com	Aug 13 2021 20:31:00	American Water, PO Box 578, Alton, IL 62002-0578
517970724	EDI: CAPITALONE.COM	Aug 14 2021 00:28:00	Capital One Bank USA N.A., 15000 Capital One Drive, Richmond, VA 23238
519253598	Email/Text: ebnnotifications@creditacceptance.com	Aug 13 2021 20:31:00	Credit Acceptance, 25505 West Twelve Mile, Road, Southfield, MI 48034
517970727	+ EDI: CCS.COM	Aug 14 2021 00:28:00	Credit Collection Serv, P.O. Box 607, Norwood, MA 02062-0607
517970729	EDI: IRS.COM	Aug 14 2021 00:28:00	IRS Department of the Treasury, ACS Support, PO Box 8208, Philadelphia, PA 19101-8208
518000859	Email/PDF: resurgentbknotifications@resurgent.com	Aug 13 2021 20:34:41	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517970731	+ Email/PDF: bankruptcy@ncfsi.com		

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517970736	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Aug 13 2021 20:34:40	New Century Financial Services, 110 S. Jefferson Road, Whippany, NJ 07981-1038
518012873	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Aug 13 2021 20:49:43	Regional Acceptance Co, 5425 Robin Road, Norfolk, VA 23513-2441
518322102	EDI: ECMC.COM	Aug 13 2021 20:49:43	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
518122191	+ EDI: AIS.COM	Aug 14 2021 00:28:00	U.S. Department of Education, PO Box 16448, St. Paul, MN 55116-0448
517970739	EDI: VERIZONCOMB.COM	Aug 14 2021 00:28:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517970738	EDI: VERIZONCOMB.COM	Aug 14 2021 00:28:00	Verizon, P.O. Box 489, Newark, NJ 07101-0489
517970741	EDI: WFFC.COM	Aug 14 2021 00:28:00	Verizon, P.O. Box 15124, Albany, NY 12212-5124
518038730	+ Email/Text: bankruptcynotice@westlakefinancial.com	Aug 14 2021 00:28:00	Wells Fargo Home Mortgage, 8480 Stagecoach Cir, Frederick, MD 21701
517970742	+ Email/Text: bankruptcynotice@westlakefinancial.com	Aug 13 2021 20:31:00	Westlake Financial Services, 4751 Wilshire Blvd, Suite 100, Los Angeles, CA 90010-3847
		Aug 13 2021 20:31:00	Westlake Financial Svc, 4751 Wilshire Blvd, Los Angeles, CA 90010-3847

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 15, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 13, 2021 at the address(es) listed below:

Name	Email Address
David Wolff	dwtrustee@verizon.net NJ50@ecfcbis.com
Karina Pia Lucid	on behalf of Debtor Genia C. Philip klucid@karinalucidlaw.com R43327@notify.bestcase.com;admin@karinalucidlaw.com
Kevin Gordon McDonald	on behalf of Creditor U.S. Bank National Association as Trustee for GSMPS Mortgage Loan Trust 2006-RP1 kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com

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Rebecca Ann Solarz

on behalf of Creditor U.S. Bank National Association as Trustee for GSMPS Mortgage Loan Trust 2006-RP1  
rsolarz@kmllawgroup.com

U.S. Trustee

USTPRegion03.NE.EDCF@usdoj.gov

TOTAL: 6